

Information to identify the case:

Debtor 1	<u>Christine M. Cheadle</u>	Social Security number or ITIN	xxx-xx-7231
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-11098-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christine M. Cheadle

2/7/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christine M. Cheatle
Debtor

Case No. 17-11098-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 07, 2023

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:

Recip ID	Recipient Name and Address
db	+ Christine M. Cheatle, 865 S. Michael Street, Saint Marys, PA 15857-2131
14711871	+ ADC, 17330 Preston Road, Suite 200 D, Dallas, TX 75252-6106
14711876	+ Community Nurses HH & Hospice, Inc., 757 Johnsonburg Road, Suite 200, Saint Marys, PA 15857-3497
14722003	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
14711878	+ Gary G. Cheatle, 865 S. Michael Street, Saint Marys, PA 15857-2131
14751560	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14711885	+ SMP Home Medical, 21 S. Saint Marys Street, Saint Marys, PA 15857-1617
14711886	+ Synchrony Bank/JCP, P.O. Box 960090, Orlando, FL 32896-0090
14711887	+ Snyder Memorial HCC, 156 Snyder Memorial Road, P.O. Box 680, Marienville, PA 16239-0680
14795347	+ Snyder Memorial Health Care Center, P.O. Box 680, SR 66 Cherry Street, Marienville, PA 16239-0680
14711891	+ UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 08 2023 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 08 2023 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15178786	+ Email/Text: bankruptcy@avidac.com	Feb 08 2023 00:01:00	Avid Acceptance LLC, 6995 Union Park Center Ste. 450, Cottonwood Heights, UT 84047-6145
15138493	+ Email/Text: bankruptcy@avidac.com	Feb 08 2023 00:01:00	Avid Acceptance, LLC, 6995 Union Park Center, Cottonwood Heights, UT 84047-6145
14711872	+ EDI: TSYS2	Feb 08 2023 04:54:00	Barclaycard, P.O. Box 13337, Philadelphia, PA 19101-3337
14716176	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 08 2023 00:00:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14711873	EDI: CAPITALONE.COM	Feb 08 2023 04:54:00	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14747269	Email/PDF: bncnotices@becket-lee.com	Feb 08 2023 00:05:51	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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User: auto

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14711875	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 08 2023 00:00:00	Citizens Auto Finance, 480 Jefferson Blvd., Warwick, RI 02886-1359
14711877	Email/Text: SAABankruptcy@fcbanking.com	Feb 08 2023 00:00:00	First Commonwealth Bank, Central Offices, Philadelphia and 6th Streets, P.O. Box 400, Indiana, PA 15701
14711879	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Feb 08 2023 00:00:00	Great Lakes/U.S. Dept of Education, P.O. Box 530229, Atlanta, GA 30353-0229
14711880	+ Email/Text: HWIBankruptcy@hunterwarfield.com	Feb 08 2023 00:00:00	Hunter Warfield, 4620 Woodland Corporate Boulevard, Tampa, FL 33614-2415
14711881	EDI: IRS.COM	Feb 08 2023 04:54:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14711874	EDI: JPMORGANCHASE	Feb 08 2023 04:54:00	Chase, Cardmember Service, P.O. Box 15123, Wilmington, DE 19886
14711882	Email/Text: PBNCNotifications@peritussservices.com	Feb 08 2023 00:00:00	Kohl's Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983
14711883	+ EDI: NAVIENTFKASMSERV.COM	Feb 08 2023 04:54:00	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14751560	EDI: MAXMSAIDV	Feb 08 2023 04:54:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14741235	EDI: PRA.COM	Feb 08 2023 04:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14712751	+ EDI: RECOVERYCORP.COM	Feb 08 2023 04:54:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14711884	+ EDI: WFNNB.COM	Feb 08 2023 04:54:00	Peebles/Comenity, P.O. Box 659465, San Antonio, TX 78265-9465
14780555	EDI: Q3G.COM	Feb 08 2023 04:54:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14781808	EDI: Q3G.COM	Feb 08 2023 04:54:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14711888	Email/Text: amieg@stcol.com	Feb 08 2023 00:00:00	State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716
14711889	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 08 2023 00:00:00	Toyota Financial Services, P.O. Box 17187, Baltimore, MD 21297
14741679	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 08 2023 00:00:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15244999	Email/PDF: bncnotices@becket-lee.com	Feb 08 2023 00:05:51	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14731942	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 08 2023 00:00:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14711890	^ MEBN	Feb 07 2023 23:54:08	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
14782414	^ MEBN	Feb 07 2023 23:54:20	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14745936	EDI: AIS.COM	Feb 08 2023 04:54:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14711892	+ Email/Text: bankruptcydept@wyn.com	Feb 08 2023 00:01:00	Wyndham Vacation Resorts, Inc., 6277 Sea Harbor Drive, Orlando, FL 32821-8027

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citizens Bank, N.A.
cr		Snyder Memorial Health Care Center
cr		Toyota Lease Trust
cr		Toyota Motor Credit Corporation
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
James P. Valecko	on behalf of Creditor Citizens Bank N.A. jvalecko@weltman.com, PitEcf@weltman.com
Kenneth P. Seitz	on behalf of Debtor Christine M. Cheatle thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Preston D. Jaquish	on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7